

QUARTERLY REPORT OF THE NK • OF • LAFAYETTE,

at close of business on the
31st day of Dec., 1903.

RESOURCES.

Plans and Discounts	36 329 02
Overdrafts, secured	50 53
Overdrafts, unsecured	68 23
Due from National Banks	\$ 00
Due from State Banks and Bankers	5 166 53
Due from Trust Companies	00 5 166 53
Banking House and Lot	1 500 00
Other Real Estate	000 00
Mortgages	000 00
U. S. Bonds	000 00
Other Stocks and Bonds	000 00
Specie	\$ 638 81
Currency	\$1 660 00 2 298 81
Exchange for Clearings	000 00
Other items carried as cash	000 00
Furniture and Fixtures	1 500 00
Fund to pay taxes	000 00
Current Expenses	000 00
last quarter	000 00

Give description, location, value and how long owned, all real estate, except banking house and lot, if any owned longer than five years. None.

Notes in Process of Collection 651 26

LIABILITIES.

Capital Stock paid in, in cash	15 000 00
Surplus Fund	1 300 00
Undivided Profits	385 20
Due depositors as follows:	
viz:	
Deposits subject to check on which interest is not paid	22 208 61
Deposits subject to check (on which interest is paid)	00
Demand certificates of deposits (on which interest is paid)	00
Time certificates of deposits (on which interest is paid)	00
Saving deposits (on which interest is paid)	00
Certified Checks	00 22 208 61
Due National Banks	570 57
Due State Banks and Bankers	00
Due Trust Companies	00 570 57
Cashier's checks outstanding	00
Bills discounted	7 500 00
Unpaid Dividends	600 00

SUPPLEMENTARY.

Highest amount of indebtedness of any stockholder, person, company or firm including in the liability of the company or firm the liability of the individual members thereof, directly or indirectly, if such indebtedness exceeds 20 per cent. of capital stock actually paid in, and actual amount of surplus of the bank	\$ 60
How is indebtedness stated in above item 1 secured?	(See Section 83, Kentucky Statutes.)
Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent. of paid-up capital stock of bank	00
How is same secured?	(See Section 83, Kentucky Statutes.)
Does amount of indebtedness of any person, company or firm including in the liability of the company or firm the liability of the individual members thereof, exceed 20 per cent. of paid-up capital and actual surplus?	No.
If yes, state amount of such indebtedness.	00
A month of last dividend	600 00
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent. of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared?	Yes
(See Section 59, Kentucky Statutes.)	

\$47 564 38

STATE OF KENTUCKY, ss.
COUNTY OF CHRISTIAN,
I, R. J. Carothers, Pres. of The Bank of Lafayette, a bank located and doing business at No. Main street, in the Town of Lafayette, in said county, being duly sworn, says that the foregoing report is in all respects a true statement of the condition of said bank, at the close of business on the 31st day of Dec., 1903, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State, designating the 31st day of Dec., 1903, as the day on which such report shall be made.

R. J. CAROTHERS, President.
ED. L. WEATHERS, Director.
H. C. LOCKER, Director.
ED. R. BOGARD, Director.

Subscribed and sworn to before me by R. J. Carothers, President, this 31st day of Dec., 1903.
Ed. L. Weathers, N. E. C. C., Ky.
My commission expires at the end of the next session of the Senate.

NOTICE—A dividend of 4 per cent. for the six months ending Dec. 31, 1903, was, this day declared payable to the stockholders on demand. Ed. L. Weathers, Cashier.

For Sale.

Desirable six room residence—half acre lot, stable, out buildings, fruit trees, etc. A. 1 location. Apply 223 E. 18th St.

THE NIGHT OF THE STRAW RIDE.

BY EMMA A. OPPER.

"We're going to meet at Della Ridgeley's," said Harlow Seaman, "at 7:30 o'clock, and start from there—what's the matter?" he broke off, for Dot's face was lugubrious.

"I can't go, Harlow," she said. "Can't go!" Harlow echoed. "Can't go to the straw ride! Who says you can't?"

"Cousin Tirzah," said Dot, speaking low, and Harlow saw that Mrs. Eldred, Dot's Cousin Tirzah, was within hearing, and he backed down the steps, his face showing his sympathy.

"Who was it?" Cousin Tirzah inquired.

"Harlow Seaman," said Dot, her voice trembling.

"About that straw ride? Well," said Cousin Tirzah, "I wouldn't have you going off like that, with a great, noisy raft of youngsters—"

"It's just the boys and girls in our set," said Dot.

"Going off goodness knows where," Cousin Tirzah pursued, "and getting home goodness knows when?"

"It's only five miles over to Fanny Goodsell's, and they're coming home real early," said Dot.

"That will do," said Cousin Tirzah. "I have my reasons, Dorothy. I don't believe in letting girls of your age go traipsing off five or six nights in the week to all kinds of doings. It isn't good for them."

"Yes'm," said Dot, and she tried to think about that. Cousin Tirzah was good to her. She was a very distant cousin, but when Dot's father had died and left her alone, being a widow, and very comfortably off, Cousin Tirzah had taken Dot, and had given her a home.

But, oh, dear! If only Cousin Tirzah did not have such strange ideas about girls. Dot did so dearly love a good time now and then. All the other girls could go, and have fun enough to talk about for a week afterward.

Dot tried to eat her supper cheerfully, but an hour after supper she found that her mind was just where it had been.

"I've got a kind of headache," she said, forlornly. "I guess I'll go to bed, Cousin Tirzah."

"Already? Very well. Take my camphor bottle," said Cousin Tirzah.

Up in her room, Dot leaned out at the window. The moon was almost full and the world bright beneath it. What a night for a straw ride! Hark—she heard some of them going past, on their way to Della Ridgeley's, talking and laughing and "carrying on." She listened to the last merry echo. A big, hot tear splashed down on the sill.

Suddenly she jumped to her feet. She looked at herself in the dim glass. Such an amazing idea had come into her head that she could scarcely believe it was she who had thought of it. She began to breathe fast. If she only dared do it. It was not much after 7:30; perhaps they had not started yet; perhaps if she hurried she might catch them. She pinned her hat on. She tied a fresh ribbon around her neck, with trembling fingers, and she found her heart beating high as she stole down the stairs.

The back doors were fastened for the night. Dot softly unfasted and opened a window and climbed out.

"I can come back this way," she thought. "Cousin Tirzah won't notice that it's open."

She hurried through the garden and climbed the back fence, the shortest cut to Della Ridgeley's was across lots. And, in spite of all her dreadful, gnawing qualms, she pulsed with joy. She was free; she was going on the straw ride, and she was recklessly happy.

She ran through a stubby rye field, and through a wide pasture. It was Mr. Emery's pasture; in the middle of it, casting its black shadow on the moon-lit ground, was a large barn, old and unused except for storing hay. Dot, scudding past this barn with no thought of timidity, caught a sound, and the sound brought her to a standstill. It was certainly a man's voice.

Dot stood and quivered with fright. The man was in the old barn. He was not alone—there

was somebody to whom he was speaking. Who were they? Tramps? The idea was terrifying. Dot became possessed of a great fear of passing that barn. What if they saw her? They might. She did the only thing she dared do—she stepped into the shadow of the barn and flattened herself against the building and stood there trembling.

For a moment, though, now, through the wide cracks, she could hear plainly the voices within, her fright confused her understanding. Then she pricked her ears. Whose voice was that? She knew quite well she had heard it before.

"Wish there wa'n't such a moon," the man was saying; "it's too light."

"That won't cut no ice," was the rejoinder.

"Well, I guess 't won't at one o'clock or so. Folks here go to bed with the chickens, anyhow."

Yes. Dot knew the voice. It was Durfee Jackson's. Durfee Jackson! The thought of him made Dot shiver. For Durfee Jackson was a ne'er-do-well, and worse. Once he had been Cousin Tirzah's hired man, until his unsteadiness had caused his discharge. He had been always in bad company, had been arrested in Brighton, and served two years in jail for breaking into the Brighton post office.

And this was Durfee Jackson again! Dot heard a match snap; they were lighting their pipes, and talking, with frequent rough laughter, of matters whose import Dot did not comprehend.

And then, suddenly: "I won't be no kind of a risk about it," said Durfee Jackson. "I know every inch o' the place; I worked there once."

"Which house did you say 't was?"

"Big yaller one with cupola on top, and porch all round. I know it like a book—pshaw! know where she keeps her money and all about it." Durfee Jackson laughed. "Keeps it locked up in secretory upstairs."

"Easy busted?" said the other.

"I should say so, ruther," said Durfee Jackson, with the swaggering voice that Dot knew. "There's silver and stuff, too; the old lady's well off. She's got enough stuff to—"

"Any man there?"

"Nop. Feller that works for her goes home nights, I've found that out. There's just her and a woman that does the work, and a little gal."

The "little gal" leaned against the barn's side. She felt as if her heart had stopped beating. She had heard enough; a child, even, might have understood it. Her thoughts were like lightning flashes. Durfee Jackson, who had robbed a post office—he, and another man, that night at one o'clock—the yellow house with the cupola, Cousin Tirzah's house—the money in the secretory upstairs. And nobody there but Cousin Tirzah and Janet and herself.

A great wave of something stronger than fear swept Dot—indignation. Durfee Jackson, to be meaning to break into Cousin Tirzah's house and steal her money! It was too awful to believe.

She thought swiftly. She knew exactly what she should do. She had lost her terror. Even if they saw her, even if they chased her—she drew her skirts closely about her and gave a long bound and ran across the field like a deer.

When she was safe out of sight of the barn she stopped to breathe. Then she ran on, Hiram Sheldon was the sheriff, and he lived half a mile straight up the road.

He was sitting smoking by his sitting-room lamp, and reading the county newspaper, when Dot burst in without knocking and told her story all in one shaking breath. He laid down his paper and took off his glasses and looked at her.

"Just say that again," he said; and by the time Dot had repeated it he was ready with his answer.

"Go home," he said, in conclusion, "and go to sleep if you can, and don't say a word to Mrs. Eldred about the business. It would just get her roused up. You can trust me, Dot."

When Dot went home from school at noon the next day she found Cousin Tirzah in a rocking chair on the porch. And her face

showed most plainly that she was seriously agitated.

Dot sat down on the top step and folded her hands and waited.

"Dot," said Cousin Tirzah, "did you hear any rumpus about here last night?"

"Yes'm, I did. I—I was awake; I didn't sleep much last night," said Dot, faintly.

"H'm! Do you know how many people have been here this morning?"

"No," said Dot.

"Well," said Cousin Tirzah, "all the neighbors have been here, and the minister and Dr. Parks. The house has been pretty nearly full."

"Has it?" Dot murmured.

"I shouldn't have known what to make of it," said Cousin Tirzah, "but Hiram Sheldon came first of all, and he had a story to tell me, Dot."

"Did he?" was all Dot could say.

"Did he! He told me," said Cousin Tirzah, "that Durfee Jackson and another man tried to break into this house last night, and that he, with some others, was there watching for them, and caught them, and that they are in the lockup now. And he said if it had not been for you, Dot, he would have known nothing about it."

"No; he wouldn't have," said Dot.

"Well!" said Cousin Tirzah, looking hard at Dot's averted face; the one cheek she could see was as red as a peony.

"Well, what were you doing near Mr. Emery's hay barn last night? You, Dot?" said Cousin Tirzah, in a gasp of total perplexity.

"Cousin Tirzah," said Dot, courageously meeting her eyes, "I was going to the straw ride. I didn't go to bed. I—I just thought I'd go to the straw ride; and I got out of the back window and I ran. I went 'cross lots, because it was late, and going across Mr. Emery's pasture I heard those men in the barn, and I got scared and stopped, and I was so close I heard what they said. That's how it happened—that's all."

"All?" said Cousin Tirzah. She folded her arms and rocked her foot. Dot believed that she was waiting to find words strong enough to express her stern, her crushing displeasure.

"Cousin Tirzah," she said, "I was awful wicked; I know I was."

"Well," said Cousin Tirzah, "I had \$400 in the house last night. I was going to take it to the bank yesterday, but something hindered me. If Durfee Jackson had got that money it wouldn't have been any joke, would it? I'm afraid, Dot, you wouldn't have had that new dress this winter that I've promised you," said Cousin Tirzah. And Dot looked at her. Somehow her tone was not exactly what she had braced herself to meet.

"Cousin Tirzah," she cried, "I don't believe you understand! I was dreadfully bad. Why, I was going to run away and go on that straw ride when you told me I couldn't."

"Yes," said Cousin Tirzah, looking at the aster bed; "so you said."

"And I left the window unlocked so I could get in when I came home, and if I hadn't found it out about Durfee Jackson, and he had come—"

"He could have got in without any trouble," said Cousin Tirzah. "It's a good thing it turned out the way it did, Dot."

"But, Cousin Tirzah," said Dot; she could hardly believe her ears; nor her eyes. Cousin Tirzah was almost smiling.

"Dot," said Cousin Tirzah, "now answer me. You wanted to go on that straw ride terribly bad, didn't you?"

"Awfully bad," said Dot.

"I have never known you to deceive me, Dot," said Cousin Tirzah, thoughtfully. "Never before. You must have been crazy to go, or you would never have done it. Dot, I rather think I ought to have let you go."

"Oh, Cousin Tirzah!" said Dot.

"Yes, I do. I shouldn't wonder if I'd got too many old fogy notions about girls. It's been sort of brought home to me. I shouldn't wonder—Dot," said Cousin Tirzah, abruptly, "how would you like to have a party yourself?"

"Next week, say?"

"Oh, Cousin Tirzah!" said Dot again.

"How would you like a candy

pull? When I was a girl we thought there wasn't anything to beat a candy pull. You can invite Harlow Seaman and Della Ridgeley and all the rest, just as many as you want. What do you say?"

Dot said nothing at all. Her lip quivered and her eyes brimmed over with simple joy. She went and threw her arms around Cousin Tirzah's neck and hugged her tight and gave her a sounding kiss.—Charleston Morning News.

ITALY'S CORK FORESTS.

Almost Completely Destroyed—Spain the World's Chief Resource.

The cork industry, which is quite an important one, will receive a fresh impetus, a new process having been discovered by means of which large pieces can be made out of small ones, so that cork waste can be utilized in large quantities. This is all the more important, says the New York Tribune, as the price of cork increases steadily, both on account of the growing demand and the lessened supply of the raw material.

Formerly Italy was a large producer of cork, but a great part of the splendid cork-oak forests has already been destroyed. In some provinces—as, for instance, in Calabria—the trees have been felled and used for charcoal making; in other provinces they have been cut down on account of their high potash contents.

Larger forests of cork-oak trees are existing in Spain, Portugal, France, Algeria and Tunis. None are found in Asia Minor and only rarely in Greece and European Turkey, although the climates seem to be favorable for their growth. The area covered by these forests is estimated at 300,000 hectares (741,300 acres) in Portugal, 250,000 hectares (617,750 acres) in Spain, 280,000 hectares (691,880 acres) in Algeria and only 80,000 hectares (197,750 acres) remain in Italy.

While Spain still furnishes 32,800 tons of cork annually, the production of Italy has decreased to 4,000 tons. The value of the Spanish exports of cork amount to \$6,000,000 per year, against less than \$250,000 for Italy. Only Sicily and Sardinia are still producing cork to any considerable extent in Italy, while the former great oak forests of Calabria are almost totally destroyed. It seems incomprehensible that this destruction has been permitted. The trees easily reach an age of 200 years. They yield cork in their thirtieth year and continue to do so every seven years. Seventy-five years ago the English demand for cork was supplied exclusively from Italy. The destruction of the remaining forests goes on uninterceptedly, and nobody seems to try to prevent it or to plant new forests, in spite of the fact that Italy possesses the most favorable climate and soil for the cork oak, the most favorable conditions for its growth being found in the volcanic soil of the peninsula.

GREAT SALT-COATED LAKE.

Siberian Sea That Is Entirely Roofed Over by Saline Deposit.

Probably the most remarkable lake in the world is one with a coating of salt that completely conceals the water, says the Philadelphia Ledger. It may be seen at any time during the year, fully exposed, being seen at its best when the sun is shining directly upon it. This wonderful body of water is one of the saltiest of the salt lakes, and is situated near Odersk, Siberia. The lake is nine miles wide and seventeen long, and within the memory of man was entirely roofed over by the salt deposit. Originally evaporation played the most prominent part in coating the lake over with salt, but now the salt springs which surround it are adding fast to the thickness of the crust.

In the long ago period evaporation of the lake's waters left great salt crystals on the surface. In course of time these caked together. Thus the waters were finally entirely covered. In 1818 the lake found an underground outlet into the River Obi, which lowered its surface about three feet.

The salt crust was so thick, however, that it retained its old level, and now presents the curious spectacle of a salt-roofed lake. The salt coat increases six inches every year. The many islands within which the lake is studded are said to act as braces and to keep the arched salt crust in position.

ANNOUNCEMENTS

Illinois Central R. R.

Direct to Havana

Via Illinois Central R. R. to New Orleans and the weekly Southern Pacific S. S. "Louisiana" to Havana. Leave Chicago and Cincinnati Friday morning, leave St. Louis and Louisville Friday noon, arrive New Orleans Saturday 10:00 a. m., leave Saturday 2:00 p. m., arriving at Havana Monday morning. Round-trip and stop-over through tickets at unusually low rates. Free Illinois Central R. R. Illustrated Folder Cuba, giving all particulars, on application.

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Illinois Central Weekly Excursions to California. Excursion cars through to Los Angeles and San Francisco as follows: Via New Orleans and the Southern Route every Wednesday from Chicago; every Tuesday from Cincinnati. Via Omaha and the Seaside Route every Wednesday from Chicago.

Mardi Gras! This occurs at New Orleans on February 16, 1904. For it excursions rates will be in effect to New Orleans on specific dates which your local ticket agent will be able to advise you.

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Full Particulars! Concerning all of the above can be had of the agents of the Illinois Central, or by addressing the nearest of the undersigned representatives of the "Central."

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L. & N. Time Table.

GOING NORTH.

No. 32—St. Louis Express 9:50 a. m.

No. 54—St. Louis Fast Mail 9:50 p. m.

No. 92—Chi. & St. Lou. Lim. 5:40 a. m.

No. 56—Hopkinsville Ac. 8:45 p. m.

GOING SOUTH.

No. 51—St. Louis Express 5:18 p. m.

No. 53—St. Lou. Fast Mail 5:40 a. m.

No. 91—Chi. & N. O. Lim. 11:58 p. m.

No. 55—Hopk.ville Ac. 8:00 a. m.

No. 52 and 54 connect at St. Louis for all points west.

No. 51 connects at Guthrie for Memphis Line points as far south as Erin and for Louisville, Cincinnati and the East.

No. 53 and 55 make direct connection at Guthrie for Louisville, Cincinnati and all points north and east thereof. No. 53 and 55 connect for Memphis and way points.

No. 92 runs through to Chicago and will carry passengers to points South of Evansville. Also carries through sleepers to St. Louis.

No. 91, through sleepers to Atlanta, Macon, Jacksonville, St. Augustine and Tampa, Fla. Also Pullman sleepers to New Orleans. Connects at Guthrie for points East and West. No. 93 will not carry local passengers for points North of Nashville, Tenn.

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